

**REMARKS**

This responds to the Office Action mailed on January 29, 2008.

Claims 1, 2, 11 and 12 are amended, claims 9-10 and 13-29 are canceled, and no claims are added; as a result, claims 1-8, 11 and 12 are now pending in this application.

**Allowable Subject Matter**

Claims 10-12 were objected to as being dependent upon a rejected base claim, but were indicated to be allowable if rewritten in independent form including all of the limitations of the base claim and any intervening claims.

In response to the above rejection, Applicants have amended claim 1 to include the limitations from dependent claims 9 and 10. Claims 11 and 12 were amended to be dependent from allowable claim 1 as currently amended.

**§102 Rejection of the Claims**

Claims 1-4, 6-8, 13, 16 and 21 were rejected under 35 U.S.C. § 102(b) for anticipation by Bartoli (U.S. 6,047,268).

Applicants believe the above rejections based on Bartoli are moot in view of the above amendment.

**§103 Rejection of the Claims*****Bartoli and Brothers***

Claims 5 and 14 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Bartoli in view of Brothers (U.S. 7,035,817).

Applicants believe the above rejections based on the combination of Bartoli and Brothers are moot in view of the above amendment.

***Bartoli and Day***

Claim 24 was rejected under 35 U.S.C. § 103(a) as being unpatentable over Bartoli in view of Day (6,728,767).

Applicants believe the above rejection based on the combination of Bartoli and Day is moot in view of the above amendment. Claim 24 was canceled,

*Bartoli, Brothers, and Day*

Claims 15 and 22-23 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Bartoli in view of Brothers, and further in view of Day.

Applicants believe the rejections based on the combination of Bartoli, Brothers and Day are moot in view of the above amendment. Claims 15 and 22-23 were canceled.

*Bartoli and Agrawal*

Claim 9 was rejected under 35 U.S.C. § 103(a) as being unpatentable over Bartoli in view of Agrawal (U.S. Publication No. 2004/0098313 A1).

Applicants believe the rejection based on the combination of Bartoli and Agrawal is moot in view of the above amendment.

*Bartoli and Agrawal*

Claims 17-18, 25-26 and 28 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Bartoli in view of Agrawal, in view of Fakih (U.S. Publication No. 2004/0078331 A1) and further in view of Sacks (U.S. Publication No. 2002/0016765 A1).

Applicants believe the rejections based on the combination of Bartoli and Agrawal are moot in view of the above amendment. Claims 17-18, 25-26 and 28 have been canceled.

*Bartoli, Agrawal and Fakih*

Claims 19-20 and 27 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Bartoli in view of Agrawal, in view of Fakih in view of Sacks and further in view of Brothers (U.S. Publication No. 2002/0083178 A1; hereinafter “Brothers 2”).

Applicants believe the rejection based on the combination of Bartoli, Agrawal, and Fakih are moot in view of the above amendment. Claims 19-20 and 27 were canceled.

**AMENDMENT AND RESPONSE UNDER 37 CFR § 1.111**

Serial Number: 10/749,684

Filing Date: December 31, 2003

Title: METHOD AND ARCHITECTURE FOR FACILITATING PAYMENT TO E-COMMERCE MERCHANTS VIA A PAYMENT SERVICE

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Bartoli, Agrawal and Fakih

Claim 29 was rejected under 35 U.S.C. § 103(a) as being unpatentable over Bartoli in view of Agrawal, in view of Fakih, in view of Sacks and further in view of Agapiev (U.S. Publication No. 2002/0120714 A1).

Applicants believe the rejection based on the combination of Bartoli and Fakih is moot in view of the above amendment. Claim 29 was canceled.

**CONCLUSION**

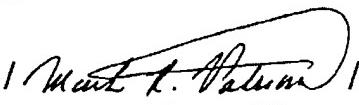
Applicants respectfully submit that the claims are in condition for allowance, and notification to that effect is earnestly requested. The Examiner is invited to telephone Applicants' attorney at 408-278-4046 to facilitate prosecution of this application.

If necessary, please charge any additional fees or credit overpayment to Deposit Account No. 19-0743.

Respectfully submitted,

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Date April 29, 2008

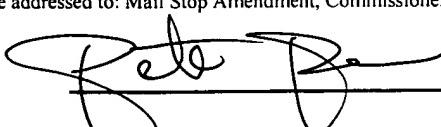
By 

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Reg. No. 53,719

**CERTIFICATE UNDER 37 CFR 1.8:** The undersigned hereby certifies that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail, in an envelope addressed to: Mail Stop Amendment, Commissioner of Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on this 29th day of April 2008.

PETER REBUFFONI

Name

  
Signature